

Amendments To Claims:

This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims:

1. (Currently Amended) A savings and bill payment system including:

- ~~a host configured to facilitate management of user income and an existing user debt;~~
- ~~a user account configured to store user income information including said user income;~~
- ~~a user savings account configured to store user savings;~~
- ~~a user interface configured receive user financial information including at least one of:~~
~~said user income information, user income source information, user debt information, and user~~
~~goal information; and~~
- ~~a debt analyzer configured to:~~
 - ~~(1) analyze user debt information;~~
 - ~~(2) provide a recommendation including a suggestion for minimizing an amount~~
~~of a payment for said existing user debt and maximizing an amount of a payment to said user~~
~~savings account; and~~
 - ~~(3) provide a payment hierarchy based at least in part on said recommendation;~~
~~wherein said payment hierarchy includes at least a first portion of said user income allocated to~~
~~said user savings account and a second portion of said user income allocated to said existing user~~
~~debt.~~

a network interface communicating with a memory, said network interface configured to
receive user financial information, wherein said user financial information comprises user
savings goal information, user debt information and user income information;

said memory communicating with a processor; and

said processor, when executing a computer program, is configured to:

determine, based upon said user savings goal information and said user income
information, a savings amount for transfer to a user savings account, wherein said savings
amount is at least a portion of user income;

analyze said user debt information to determine a plurality of outstanding user
debts;

determine a plurality of penalties by analyzing, for each of said plurality of outstanding user debts, a penalty associated with at least one of a payment amount and a payment timing; and

determine a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of: said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

2. (Currently Amended) The system of claim 1, wherein the computer program is further configured to transfer, based at least in part upon the payment hierarchy, at least a portion of the user income to a payee associated with a first debt, wherein at least a portion of the plurality of debt payments comprise the first debt, wherein ~~further including~~ an automatic bill payment system configured to receive at least one of said transfer and ~~at least a portion of said user income and said payment hierarchy information for facilitating payment of payees.~~

3. (Currently Amended) The system of claim 1, further including a user interface configured to facilitate input of said user financial information including at least one of: said user income information, user income source information, said user debt information, and said user savings goal information, wherein said user interface is further configured to provide at least one of webpage inputs and a menu driven interactive procedure.

4. (Currently Amended) The system of claim 1 further including a transaction database ~~that is~~ configured to provide transaction information comprising purchase data, wherein said user income is transferred to ~~said a~~ user savings account based upon user purchase data, wherein said purchase data includes at least one of: a dollar amount, a percentage of a purchase amount, and a number of transactions.

5. (Original) The system of claim 1 further including a probability modeling system.

6. (Currently Amended) The system of claim 1 further including a probability modeling system, wherein said probability modeling system includes:

a portfolio integration module for facilitating integration of at least one of said user savings goal information, a user's goals, assets, savings, and risk tolerance to facilitate analyzing and developing a customized strategy for financial portfolio planning of [[a]] said user;

a portfolio reconciler module in communication with the said portfolio integration module for facilitating comparison of the said customized strategy to at least one of other strategies and projected user financial decisions in order to further facilitate the said financial portfolio planning of the said user; and

a stochastic modeling module in communication with at least one of the said portfolio integration module and the said portfolio reconciler module for facilitating use of data from at least one of the said portfolio integration module and portfolio reconciler module in a stochastic modeling analysis to facilitate creation of a proposed situation portfolio for the said user.

7. (Currently Amended) The system of claim 1, further including a debt analyzer configured to provide a recommendation including a suggestion for minimizing an amount of a payment for said outstanding user debts and maximizing an amount of said payment to said user savings account, and wherein said debt analyzer is further configured to at least one of analyze a balance of funds in said user savings account, allow a transfer of funds upon confirmation of sufficient funds, and disallow a transfer of funds upon confirmation of insufficient funds.

8. (Currently Amended) The system of claim 1, further comprising a debt analyzer wherein said debt analyzer is further configured to analyze a balance of funds in said a user account and, upon confirmation of insufficient funds at least one of: request user to modify said payment hierarchy, suggest modifications to said payment hierarchy and automatically modify said payment hierarchy.

9. (Currently Amended) The system of claim 1, further including a device configured to notify at least one of said user, a payee, and a third party regarding at least one of acquiring user

~~income, and transferring user income~~ said payment hierarchy, said savings amount, and said plurality of penalties.

10. (Currently Amended) The system of claim 1, further including a device configured to notify at least one of ~~said~~ a user, a payee and a third party prior to transferring said user income, and further configured to obtain authorization from at least one of said user, said payee and said third party prior to said transferring user income.

11. (Original) The system of claim 1 further including a report generator configured for providing statements to said user, wherein said statements include at least one of user savings account balance, user savings account deposits and user debt payments.

12. (Currently Amended) The system of claim 1, further including a tracking device configured to track at least one of said user income, said user savings goal information and transfers of user income.

13. (Previously Presented) The system of claim 1 further including a loyalty point system configured to provide loyalty points to at least one of said user, an income source, and a payee.

14. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to provide recommendations related to at least one of prioritizing payment of bills, partial payment of bills, determining when to pay at least one bill and determining an amount to pay for at least one bill.

15. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to provide recommendations based upon at least one of bill priority information, said user savings goal information, said user debt information, minimum amounts due, penalties, interest rates, due dates, available user income, user override selection and user historic selections.

16. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to transfer said savings amount ~~at least a portion of said user income~~ to said user savings account ~~at least one of prior to, during and after~~ transferring said user income to certain user debts.

17. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to transfer at least a portion of said user income to said user savings account based upon user purchase data.

18. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to transfer at least a portion of said user income to at least one charity.

19. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to transfer at least a portion of said user income by at least one of prompting said user to transfer at least a portion of said user income, prompting said user to select a particular transfer of funds, providing at least one of cash and negotiable instrument to at least one of said user, guardian and third party, withdrawing funds from said user account and depositing funds in a third party account, transferring said user income to a financial instrument, and placing the selected funds in a pooled account.

20. (Currently Amended) The system of claim 1, ~~wherein said~~ further including a debt analyzer ~~is further~~ configured to transfer at least a portion of said user income to a financial instrument and sending said financial instrument to said user at predetermined intervals.

21. (Original) The system of claim 1, wherein said user income includes at least one of monetary income, non-monetary income, asset, benefit, paycheck, salary, bonuses, commissions, purchase rebate, tax rebates, property, goods, social security, welfare, alimony, child support, rental income, securities-related income, gambling winnings, credits, loyalty points, reward points, coupons, and entry passes.

22. (Original) The system of claim 1, wherein said user income is obtained from at least one of said user and a third party.

23. (Currently Amended) The system of claim 1, wherein said user income ~~source~~ information includes at least one of income source demographic data, income amount, days of month when income received, date when receive income, income source routing data, amount of income during a particular timeframe, bonus information, tax refund information, estimated commission information, estimate of the amounts of non-periodic income and dates when non-periodic income will be received.

24. (Currently Amended) The system of claim 1, wherein said ~~existing~~ plurality of outstanding user debt include at least one of monetary liability, non-monetary liability, bills, car payments, loans, mortgages, purchases, voluntary payments, alimony, child support, payment plans, lines of credit, financial losses, gambling losses, and responsibilities.

25. (Original) The system of claim 1, wherein said user debt information includes at least one of bill information, name and address of payees, payee account routing information, amount of bills, minimum amounts due, due date, and periodic payment plan information.

26. (Currently Amended) The system of claim 1, wherein a first debt, in said plurality of existing outstanding user debts, may be owed by at least one of a user and a third party.

27. (Currently Amended) The system of claim 1, wherein said user savings goal information includes at least one of amounts the user desires to pay himself, a financial amount, a limit, milestone, threshold, objective, aspiration, amount of money needed for a vacation, a major purchase, holiday gifts, education, retirement, a common goal for a group, a one-time total amount, a pre-established amount for a limited time period, a pre-established amount for a continuing time period, a periodic amount which results in a total savings by a certain date, increasing amount, and decreasing amount.

28. (Canceled)

29. (Currently Amended) The system of claim 1, wherein said user savings goal information is created by at least one of user entry, random generation, a formula, system selection and a third party.

30. (Currently Amended) The system of claim 1, wherein said user savings goal information is entered before at least one of entering user debt information and entering income amounts.

31. (Currently Amended) The system of claim 1, wherein said user account includes at least one of income source data, date of income deposit, date of income receipt, amounts owed from particular income sources, amounts deposited in the user savings account, and dates of deposits in user savings account, a financial account, savings account, checking account, money market account, loyalty account, a security, a financial transaction instrument, stored value card, charge card, smart card, transponder, negotiable instrument, and coupon.

32. (Canceled)

33. (Currently Amended) The system of claim [[1]] 31, wherein said user savings account restricts check-writing privileges, withdrawals, loans, and purchases.

34. (New) A method, comprising:

receiving, by a computer-based system for maximizing savings, user financial information comprising user savings goal information, user debt information and user income information;

determining, by said computer-based system and based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;

analyzing, by said computer-based system, said user debt information to determine a plurality of outstanding user debts;

determining, by said computer-based system, a plurality of penalties by analyzing, for each of said plurality of outstanding user debts, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by said computer-based system, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.

35. (New) A tangible computer-readable medium having computer-executable instructions stored thereon that, if executed by a computer for maximizing savings, cause the computer to perform operations comprising:

receiving, by said computer for maximizing savings, user financial information comprising user savings goal information, user debt information and user income information;

determining, by said computer and based upon said user savings goal information and said user income information, a savings amount for transfer to a user savings account, wherein said savings amount is at least a portion of user income;

analyzing, by said computer, said user debt information to determine a plurality of outstanding user debts;

determining, by said computer, a plurality of penalties by analyzing, for each of said plurality of outstanding debt payments, a penalty associated with at least one of a payment amount and a payment timing; and

determining, by said computer, a payment hierarchy based upon said savings amount, said plurality of penalties and at least one of said payment information, said user savings goal information and said user income information, wherein said payment hierarchy minimizes said plurality of penalties.